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February 3, 2004

ATTORNEY DOCKET NO. **05793.3127**
CUSTOMER NO. 22,852



Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

New U.S. Patent Application
Title: METHODS AND SYSTEMS FOR OFFERING A
CREDIT CARD ACCOUNT TO A POTENTIAL
HOME BUYER
Inventors: Charles A. ROSENBLATT and Vikas K. GOEL

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 30 pages, including 3 independent claims and 36 claims total.
2. Drawings - 3 sheets of drawings (Figures 1-3).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. The filing fee is calculated as follows:



13281 U.S. PTO

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DUNNER LLP

Basic Application Filing Fee					\$770	\$ 770.00
	Number of Claims		Basic	Extra Claims		
Total Claims	36	-	20	16	x \$18	288.00
Independent Claims	3	-	3	0	x \$86	0.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$290	0.00
Subtotal						\$ 1,058.00
Reduction by 1/2 if small entity						- 0.00
TOTAL APPLICATION FILING FEE						\$ 1,058.00

6. A check for \$1,098.00 is enclosed. The fee includes:

\$770.00 filing fee;
\$288.00 additional claims fee; and
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record
and return the Assignment to the undersigned.

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GARRETT &
DUNNER LLP

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: _____


D. Kent Stier

Reg. No. 50,640

DKS/sg
Enclosures